

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JEFFERY LEE HUMMEL
SHARI LYNN HUMMEL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:12-25835

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 25, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/30/2012 and confirmed on 3/15/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		109,817.20
Less Refunds to Debtor	6,922.90	
TOTAL AMOUNT OF PLAN FUND		102,894.30

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	4,072.91	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,772.91

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTE Acct: 1556	0.00	44,224.43	0.00	44,224.43
	BANK OF NEW YORK MELLON - TRUSTE Acct: 1556	20,168.15	20,168.15	0.00	20,168.15
	OAKMONT WATER AUTHORITY Acct: 3210	136.06	136.06	0.00	136.06
	PENN HILLS SEWAGE(*) Acct: 6800	243.26	243.26	71.80	315.06
	PENN HILLS SEWAGE(*) Acct: 6800	71.35	71.35	0.00	71.35
	SANTANDER CONSUMER USA(*) Acct: 1000	25,274.79	25,274.79	3,420.27	28,695.06
					93,610.11

Priority					
	ALBERT G REESE JR ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFERY LEE HUMMEL Acct:	0.00	0.00	0.00	0.00
	JEFFERY LEE HUMMEL Acct:	929.00	929.00	0.00	0.00
	JEFFERY LEE HUMMEL Acct:	5,993.90	5,993.90	0.00	0.00
	PITTSBURGH BANKRUPTCY CENTER LLC Acct:	3,700.00	3,700.00	0.00	0.00
	ROBERT L WILLIAMS ESQ++ Acct:	0.00	0.00	0.00	0.00
	JAMES M BERENT ESQ++ Acct:	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-JKF	281.00	281.00	0.00	281.00
					281.00

Unsecured					
	DUQUESNE LIGHT COMPANY*	815.31	815.31	0.00	815.31

12-25835

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8001				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 0172				
	ALLIANCE ONE++	0.00	0.00	0.00	0.00
	Acct: 9681				
	ALLIANCE ONE++	0.00	0.00	0.00	0.00
	Acct: 6393				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 3664				
	NCO FINANCIAL SYSTEMS INC**	0.00	0.00	0.00	0.00
	Acct: 5822				
	NCO FINANCIAL SYSTEMS INC**	0.00	0.00	0.00	0.00
	Acct: 5928				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct: 9706				
	POWELL ROGERS & SPEAKS*	0.00	0.00	0.00	0.00
	Acct: 5511				
	PRA/PORTFOLIO RECOVERY ASSOC	414.97	414.97	0.00	414.97
	Acct: 0083				
	KEVIN H BURAKS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ASCENSION CAPITAL GROUP	0.00	0.00	0.00	0.00
	Acct:				
					1,230.28

TOTAL PAID TO CREDITORS

95,121.39

TOTAL

CLAIMED 281.00

PRIORITY 45,893.61

SECURED 1,230.28

Date: 01/25/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JEFFERY LEE HUMMEL
SHARI LYNN HUMMEL
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:12-25835

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jeffery Lee Hummel
 Shari Lynn Hummel
 Debtors

Case No. 12-25835-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db/jdb
 cr +Jeffery Lee Hummel, Shari Lynn Hummel, 1723 Loretta Drive, Pittsburgh, PA 15235-2327
 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 13521700 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
 14415944 +Bank of New York Mellon, as Trustee for, Serviced by Select Portfolio Servicing,,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 13521701 +Chase, Po Box 24696, Columbus, OH 43224-0696
 13521703 +Fashion Bug/soanb, 1103 Allen Dr, Milford, OH 45150-8763
 13521704 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 13521705 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13614898 +JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail code LA4,
 700 Kansas Lane, Monroe, LA 71203-4774
 13628387 +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P. O. Box 3020,
 Norristown, PA 19404-3020
 13521706 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 13521708 +Powell Rogers & Speaks, 1 Fisher St, Halifax, PA 17032-8845
 13521711 +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 13521712 +Target Credit Card (TC), C/O Financial & Retail Services, Mailstop BT P.O. Box 9475,
 Minneapolis, MN 55440-9475
 13521713 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV P.O.Box 9475,
 Minneapolis, MN 55440-9475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 30 2018 02:17:08 NCEP, LLC,
 PO Box 165028, Irving, TX 75016-5028
 dft +E-mail/PDF: cbp@onemainfinancial.com Jan 30 2018 02:16:40 OneMain Financial, Inc.,
 300 Saint Paul Place, Baltimore, MD 21202-5038
 13521699 +E-mail/Text: roy.buchholz@allianceoneinc.com Jan 30 2018 02:10:58 Allianceone,
 1684 Woodlands Dr Ste 15, Maumee, OH 43537-4093
 13521702 +E-mail/Text: kcarter@creditmanagementcompany.com Jan 30 2018 02:12:02 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13573797 +E-mail/Text: kburkley@bernsteinlaw.com Jan 30 2018 02:12:16 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13521707 +E-mail/PDF: cbp@onemainfinancial.com Jan 30 2018 02:17:34 Onemain Fi, Po Box 499,
 Hanover, MD 21076-0499
 13608339 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 30 2018 02:25:41
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13521709 +E-mail/PDF: gecsed@recoverycorp.com Jan 30 2018 02:17:09 Sams Club / GEMB,
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of New York Mellon, as Trustee for the Asset
 cr JPMORGAN CHASE BANK, N.A.
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et al..
 cr* +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 cr ###SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
 13521710 ##+Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822
 TOTALS: 3, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jan 29, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Joint Debtor Shari Lynn Hummel areese8897@aol.com,
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Albert G. Reese, Jr. on behalf of Debtor Jeffery Lee Hummel areese8897@aol.com,
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Christopher A. DeNardo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et
al... pabk@logs.com
James Warmbrodt on behalf of Creditor Bank of New York Mellon, as Trustee for the Asset
Backed Securities Coporation Home Equity Loan Trust 1999-LB1 bkgroup@kmlawgroup.com
James M. Berent on behalf of Joint Debtor Shari Lynn Hummel jamesberent@gmail.com
James M. Berent on behalf of Plaintiff Shari Lynn Hummel jamesberent@gmail.com
James M. Berent on behalf of Plaintiff Jeffery Lee Hummel jamesberent@gmail.com
Kevin H. Buraks on behalf of Creditor Municipality of Penn Hills kburaks@portnoffonline.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11